

**STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
45 Fremont Street, 21st Floor
San Francisco, California 94105**

ER06091810

May 3, 2006

PROPOSED PLAN OF OPERATIONS TEXT¹

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM

Amend Section 27 to read as follows:

Sec. 27. PREMIUM DETERMINATION

Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured Motorists Coverages

A. Determine the Classification Code from the following table.

Classification Codes	Description of Operator
9LA	The applicant is an unmarried male 19 through 24 years of age
9LB	There is a driver in the household who is an unmarried male 19 through 24 years of age
9LC	All Others

Note: Class Code 9LA applies if there is both an applicant and another driver who are unmarried males 19 through 24 years of age in the same household.

B. Refer to the rate schedule in Exhibit ~~K~~ E of the Appendix for the rates for the classification and applicable city and county or county.

¹ The proposed changes amend the California Automobile Insurance Low Cost Program Plan of Operations approved by the Commissioner.

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM
PLAN OF OPERATIONS
APPENDIX

EXHIBIT K E

PRIVATE PASSENGER AUTOMOBILE LIABILITY RATES

**\$10,000/\$20,000 Bodily Injury and \$3,000 Property Damage Liability,
\$10,000/\$20,000 Uninsured Motorists, and
\$1,000 Medical Payments**

Liability Rates

County	Class 9LA	Class 9LB	Class 9LC
Alameda	\$402.50	\$402.50	\$322.00
Contra Costa	<u>\$396.25</u>	<u>\$396.25</u>	<u>\$317.00</u>
Fresno	\$373.75	\$373.75	\$299.00
Imperial	<u>\$262.50</u>	<u>\$262.50</u>	<u>\$210.00</u>
Kern	<u>298.75</u>	<u>\$298.75</u>	<u>\$239.00</u>
Los Angeles	\$443.75	\$443.75	\$355.00
Orange	\$390.00	\$390.00	\$312.00
Riverside	\$307.50	\$307.50	\$246.00
Sacramento	<u>\$478.75</u>	<u>\$478.75</u>	<u>\$383.00</u>
San Bernardino	\$353.75	\$353.75	\$283.00
San Diego	\$335.00	\$335.00	\$268.00
San Francisco City and County	\$402.50	\$402.50	\$322.00
San Joaquin	<u>\$368.75</u>	<u>\$368.75</u>	<u>\$295.00</u>
San Mateo	<u>\$383.75</u>	<u>\$383.75</u>	<u>\$307.00</u>
Santa Clara	<u>\$362.50</u>	<u>\$362.50</u>	<u>\$290.00</u>
Stanislaus	<u>\$448.75</u>	<u>\$448.75</u>	<u>\$359.00</u>

Uninsured Motorists and Medical Payments Rates

County	Uninsured Motorists	Medical Payments
Alameda	\$32.00	\$18.00
<u>Contra Costa</u>	<u>\$28.00</u>	<u>\$17.00</u>
Fresno	\$51.00	\$34.00
<u>Imperial</u>	<u>\$32.00</u>	<u>\$18.00</u>
<u>Kern</u>	<u>\$30.00</u>	<u>\$19.00</u>
Los Angeles	\$65.00	\$29.00
Orange	\$37.00	\$24.00
Riverside	\$32.00	\$14.00
<u>Sacramento</u>	<u>\$49.00</u>	<u>\$23.00</u>
San Bernardino	\$40.00	\$18.00
San Diego	\$26.00	\$15.00
San Francisco City and County	\$39.00	\$26.00
<u>San Joaquin</u>	<u>\$35.00</u>	<u>\$23.00</u>
<u>San Mateo</u>	<u>\$25.00</u>	<u>\$17.00</u>
<u>Santa Clara</u>	<u>\$24.00</u>	<u>\$14.00</u>
<u>Stanislaus</u>	<u>\$44.00</u>	<u>\$35.00</u>